

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Application Number : 09/518,948 Confirmation No.: 8859  
Applicant : SLAVIN, Fred *et al.*  
Filed : March 6, 2000  
Title : AUTOMATED STATEMENT PRESENTATION, ADJUSTMENT,  
AND PAYMENT SYSTEM AND METHOD THEREFOR  
TC/Art Unit : 3693  
Examiner: : KARMIS, Stefanos  
Docket No. : 72167.000141  
Customer No. : **21967**

Mail Stop AMENDMENT  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

**RESPONSE UNDER 37 C.F.R. § 1.113**

**I. INTRODUCTION**

In response to the Office Action mailed August 19, 2009 (the "Office Action"), and in conjunction with the filing of a Request for Continuing Examination (RCE), please consider the following remarks regarding the above-identified patent application wherein:

- Listing of the Claims section begins on page 2 of this paper; and
- Remarks section begins on page 15 of this paper.